

**SPECIAL WARRANTY DEED**

**FOR AND IN CONSIDERATION** of the sum of Ten Dollars (\$10.00), cash in hand paid by the Grantees to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, **GRP LOAN, LLC**, does hereby grant, bargain, sell, convey and specially warrant unto **MICHAEL A. BROWN, a Married Person**, the land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:

Lot 276 Phase 6, Forest Hill Community, in Section 8 & 17, Township 2 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof record in Plat Book 90, Page 90, in the Office of the Chancery Clerk of DeSoto County, Mississippi, together with the improvements, hereditaments and appurtenances thereunto belonging.

Commonly known as 4035 Arbor Cove, Olive Branch, MS 38654

**AND THE SAID** Grantor will forever specially warranty and defend the title to the above-described property unto the Grantee and her heirs, representatives, and assigns, against the claims of all persons claiming by, through, or under the Grantor, but not otherwise.

The Grantee has thoroughly inspected, examined and accepts the parcel along with any existing structures, improvements, and appurtenances thereunto belonging, if any and is purchasing in "as-is" "where is" condition, without warranty. In addition, Grantee understands that the Grantor, its agents, successors and/or assigns, have made no representation or warranties, other than as specifically set out herein, either expressed or implied regarding this parcel and that Grantee is purchasing same based on the Grantee's sole judgment and diligent inquiry.

If bounded by water, the warranty granted herein shall not extend to any part of the above-described property which is tideland or coastal wetlands as defined in the Mississippi Coastal Wetlands Protection Act and this conveyance includes any natural accretion and is subject to erosion due to the action of the elements.

**TO HAVE AND TO HOLD** unto the Grantees, their heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following: subdivision and zoning regulations in effect in DeSoto County, Mississippi, to rights of way and easements for public roads and public utilities, and to the restrictive covenants of record for said subdivision. Taxes for the year of 2008 will be paid by the Grantee when due. Possession is to be given upon delivery of the deed.

*Delgado*

21138 ~

WITNESS our signatures this the 22nd day of August, 2008.

**GRP LOAN, LLC**

  
By KRISTIN TESS, VICE PRESIDENT

**STATE OF NEW YORK  
COUNTY OF WESTCHESTER**

Before me, the undersigned a Notary Public, within and for said County and State, duly commissioned and qualified personally appeared KRISTIN TESS, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged herself to be the Vice President of GRP Loan, LLC and the within bargainor; and that her as Vice President, being duly authorized to do so, executed the foregoing for the purposes therein contained, by subscribing thereto the name of the said Kristin Tess by herself as Vice President and that she further acknowledges that she executed said instrument as her free act and deed and as the free act and deed of GRP Loan, LLC.

WITNESS my hand and seal at office in said County and State aforesaid, on this 22nd day of August, 2008.

  
Notary Public

MARIA F. GUGLIOTTI  
Notary Public, State of New York  
No. 4960979  
Qualified in Dutchess County  
Commission Expires January 8, 2010

My Commission Expires: \_\_\_\_\_

Address of Grantor:

445 Hamilton Avenue, 8<sup>th</sup> floor  
White Plains, New York 10601  
Business Phone: 914-397-7500

Address of Grantee:

4035 Arbor Cove  
Olive Branch, MS 38654  
Residence Phone: 901-246-9902  
Business Phone: n/a

***Prepared by and return to:***  
***David F. Delgado, Attorney***  
***DELGADO LAW FIRM, PLLC***  
***5779 Getwell Road, Bldg. D, Suite 5***  
***Southaven, MS 38672***  
***662-536-2120***

***08-08-0154***